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Amendments to the Claims:

Please amend Claims 1, 3, 5, 9, 10, 12, 16 – 19, and 21 – 23 as indicated in the following listing of claims, which replaces all prior versions and listings of claims in the application.

Listing of Claims:

1. (Currently Amended) A stored-value card system, which comprises:

a card issued by a card issuing institution;

a card identifier associated with said card and assigned thereto by the issuing institution;

a reloadable value associated with said card and credited to the card by the issuing institution; ~~and~~

a sub-account associated with said card and identified by the card identifier[[,]]; and

a host computer communicatively connected with computational devices at point-of-sale establishments, the host computer having programming instructions to ~~said card being usable for~~:

~~making~~ authorize a purchase made by presenting said card at ~~a~~ one of the point-of-sale establishments and debit~~ing~~ a cost of the purchase from the said sub-account; and

~~redeeming~~ authorize redemption of a balance of the sub-account in the form of a negotiable instrument payable to a holder of the sub-account.

2. (Canceled).

3. (Currently Amended) The system according to claim 1 wherein the instructions to authorize redemption of the balance of the sub-account comprise instructions to

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authorize redemption of the balance of the sub-account in the form of ~~said negotiable instrument comprises~~ a money order.

4. (Canceled).

5. (Currently Amended) The system according to claim 1 wherein <u>the host computer further has programming instructions to prohibit</u> said card values ~~are not redeemable~~ <u>from being redeemed directly</u> for cash.

6. (Previously Presented) The system according to claim 1 wherein the card identifier is printed on the card and selectively concealed by a removable concealing strip attached to the card.

7. (Previously Presented) The system according to claim 1 wherein said card includes a magnetic strip, the card identifier being encoded on the magnetic strip.

8. (Previously Presented) The system according to claim 1 wherein said card identifier is adapted to be read by a reader at the point-of-sale retail establishment.

9. (Currently Amended) The system according to claim [[1]] <u>8</u> wherein said reader is in communication with a network comprising multiple point-of-sale establishments which accept said card for the purchase of goods and services.

10. (Currently Amended) A method of purchasing goods and services in transactions utilizing value-added cards, which method comprises the steps of:
        issuing a plurality of said cards to a point-of-sale retail establishment;
        pre-assigning sub-account identifiers to said cards;
        crediting the sub-accounts associated with said cards with initial reloadable values;

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debiting a respective sub-account <u>by respective amounts</u> in response to <s>a</s> <u>one or more</u> purchase<u>s</u> made with a respective one of said cards at a merchant; and

issuing an instruction to generate a negotiable instrument payable of a balance of the respective sub-account to a holder of the respective sub-account in response to a request to redeem the respective one of the cards by said holder<u>, wherein the balance is a difference between the values credited to the respective sub-account and the amounts debited from the respective sub-account</u>.

11. (Previously Presented) The method of claim 10, which includes the additional step of reloading said respective one of the cards in response to a purchase of additional values by said holder, by crediting said respective sub-account.

12. (Currently Amended) The method according to claim 11, wherein <u>crediting the sub-accounts comprises crediting the sub-accounts associated with said cards with identical</u> <s>said initial reloadable values correspond to</s> predetermined amounts.

13. (Canceled).

14. (Previously Presented) The method of claim 10, wherein the negotiable instrument comprises a money order.

15. (Previously Presented) The method according to claim 10, wherein the respective one of said cards includes a numerical identifier corresponding to said respective sub-account.

16. (Currently Amended) The method according to claim <s>10</s> <u>15</u>, wherein the numerical identifier is concealed prior to delivery of the respective one of the cards to said holder.

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17. (Currently Amended) The method of claim 10, which includes the additional steps of:

receiving a ~~transaction authorization~~ request <u>for authorization of a transaction to support the purchase</u>, including an amount of ~~a~~ <u>the</u> transaction and the sub-account identifier corresponding to the respective sub-account; and

authorizing the transaction if sufficient funds are available ~~in~~ <u>to be debited from</u> the respective sub-account.

18. (Currently Amended) The method of claim 17, wherein the ~~transaction authorization~~ request was generated by a first computational device at the merchant and received by a second computational device linked to the first computational device.

19. (Currently Amended) The method of claim 10, wherein the respective one of said cards includes a magnetic strip<u>, the method further comprising</u> ~~for~~ encoding the sub-account identifier for the respective sub-account <u>on the magnetic strip</u>.

20. (Canceled)

21. (Currently Amended) The method according to claim 11, wherein <u>reloading said respective one of the cards comprises crediting the respective sub-account with one of a plurality of</u> ~~said additional values correspond to~~ predetermined incremental amounts.

22. (Currently Amended) The method of claim 19, which includes the additional steps of:

receiving a ~~transaction authorization~~ request <u>for authorization of a transaction to support the purchase</u>, including an amount of ~~a~~ <u>the</u> transaction and the sub-account identifier; and

authorizing the transaction if sufficient funds are available ~~in~~ <u>to be debited from</u> the respective sub-account.

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23. (Currently Amended) The method of claim 22, wherein the ~~transaction~~ ~~authorization~~ request was generated by a first computational device adapted to read the sub-account identifier from the magnetic strip, and received by a second computational device linked to the first computational device.